



Order Filed on September 12, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire
KML Law Group, P.C.
701 Market Street, Suite 5000
Philadelphia, PA 19106
215-627-1322
dcarlon@kmlawgroup.com
Attorneys for Secured Creditor
Cardinal Financial Company, Limited Partnership

In Re:

Peter Tichy

Debtor

Case No.: 24-14015-JKS

Adv. No.:

Hearing Date: 8/22/2024 @ 10:00 a.m..

Judge: John K. Sherwood

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

DATED: September 12, 2024

A handwritten signature in black ink, appearing to read "J K Sherwood", written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

(Page 2)

Debtor: Peter Tichy

Case No: 24-14015-JKS

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Cardinal Financial Company, Limited Partnership, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 20 Hudson Ave, Ridgefield Park, NJ, 07660, and it appearing that notice of said motion was properly served upon all parties concerned, and this Order having been submitted under the seven-day rule,

It is **ORDERED, ADJUDGED and DECREED** that as of August 28, 2024, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due May 2024 through August 2024 for a total post-petition default of \$13,868.04 (4 @ \$3,467.01); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$13,868.04 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume September 1, 2024, directly to Secured Creditor's servicer, (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$199.00 for filing fees, totaling \$549.00, which is to be paid through Debtors' Chapter 13 plan and the motion is hereby resolved.